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/Lynne M. Milliot/

Lynne M. Milliot

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Graham R.F. Napier et al.

Application No. 10/776,587

Confirmation No. 7273

Filed: 11 February 2004

Title: **Systems and Methods to Support
Approval to Settle an International
Trade From a Credit Facility, Such as a
Line of Credit or a Demand Deposit
Account**

Group Art Unit: 3625

Examiner: Yogesh C. Garg

CUSTOMER NO. 22470

MAIL STOP AMENDMENT
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

RESPONSE TO OFFICE ACTION MAILED 15 SEPTEMBER 2006

Sir:

In response to the Office Action mailed 15 September 2006, Applicants request entry of the following amendments and consideration of the following remarks in the above-identified U.S. patent application. The fee required for a two-month extension of time is being electronically submitted with this paper.

Amendments to and Restatement of the Claims begin on page 2.

Remarks begin on page 10.